

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 14-22478-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lenore G Williams
516 East Oak Street
Millville, NJ 08332

Social Security No.:
xxx-xx-2534

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 4, 2018

JAN: lgr

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Lenore G Williams
DebtorCase No. 14-22478-JNP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: cscnodscPage 1 of 2
Total Noticed: 12

Date Rcvd: Jun 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2018.

db +Lenore G Williams, 516 East Oak Street, Millville, NJ 08332-3150
 cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road,
 Southfield, MI 48034)
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514862147 +America's Servicing Company, Phelan Hallinan And Schmieg, 400 Fellowship Road,
 Mount Laurel, NJ 08054-3437
 516052894 +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS et.al., AMERICAS SERVICING COMPANY,
 Attention: Bankruptcy Department, MAC# D3347-014, 3476 STATEVIEW BOULEVARD,
 FORT MILL SC 29715-7203
 516662684 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516662685 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 514862149 +US Department Of Education, Direct Loan Servicing Center, PO Box 5609,
 Greenville, TX 75403-5609
 515123761 +Wells Fargo Bank, N.A. D/B/A America's Servicing, MAC #D3347-014, 3476 Stateview Blvd,
 Fort Mill, SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2018 23:34:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreign03.ne.ecf@usdoj.gov Jun 04 2018 23:34:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514909466 +E-mail/Text: tracey.gregoire@millvillenj.gov Jun 04 2018 23:34:21 City of Millville,
 PO Box 609, Millville, NJ 08332-0609

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 514862148* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance, 25505 West Twelve Mile Road,
 Southfield, MI 48034)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3 nj.bkecf@fedphe.com
 Denise E. Carlon on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR
 MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-HE3 dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
 Morgan Stanley ABS Capital I Inc. Trust 2006- HE3 Mortgage Pass-Through Certificates, Series
 2006-HE3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: cscnodsc

Page 2 of 2
Total Noticed: 12

Date Rcvd: Jun 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Moshe Rothenberg on behalf of Debtor Lenore G Williams mosherothernbergbkesq@gmail.com,
alyson@mosherothernberg.com
Nona Ostrove on behalf of Creditor City of Millville nostrove@ostrovelaw.com
TOTAL: 9